

No. 2026-10047

**Official Order
of the
Texas Commissioner of Insurance**

Date: 07/29/2026

Subject Considered:

Five Star Title, LLC
304 N. Austin St.
Seguin, Texas 78155-5507

Consent Order
TDI Enforcement File No. 39137

General remarks and official action taken:

This is a consent order with Five Star Title, LLC for failing to timely submit its annual trust fund account audit report for its fiscal year ending December 31, 2025, and three quarterly tax report certifications. Five Star Title, LLC has agreed to pay an administrative penalty of \$7,500.

Waiver

Five Star Title, LLC acknowledges that the Texas Insurance Code and other applicable law provide certain rights. Five Star Title, LLC waives all of these rights, and any other applicable procedural rights, in consideration of the entry of this consent order.

Findings of Fact

Licensure

1. Five Star Title, LLC, firm identification number 92081, holds a title agency license issued by TDI on February 17, 2006.

Late Filing of Annual Escrow Account Audit Report

2. Title agents are required to file with TDI an annual escrow account audit report of its trust fund accounts prepared by a certified public accountant (the report) not later than the 90th day after the date of the end of the title agent's fiscal year.
3. Five Star Title, LLC's fiscal year ended on December 31, 2025.
4. Five Star Title, LLC failed to timely file the report by March 31, 2026.
5. On May 11, 2026, and June 17, 2026, TDI notified Five Star Title, LLC by email that its report was overdue.
6. TDI received Five Star Title, LLC's report on June 17, 2026, 79 days late.

Late-Filed Quarterly Tax Reports

7. Title agents are required to file a Certification of Agent's Quarterly Tax Report (Form T-S5) quarterly with TDI. Each Form T-S5 is due no later than 45 days from the end of each quarter.
8. Five Star Title, LLC failed to timely file its Form T-S5 for the:
 - a. third quarter of 2024, by November 15, 2024;
 - b. fourth quarter of 2024, by February 15, 2025; and
 - c. first quarter of 2025, by May 15, 2025.
9. TDI received Five Star Title, LLC's Form T-S5 for the:
 - a. third quarter of 2024, on June 17, 2026, 571 days late;
 - b. fourth quarter of 2024, on June 17, 2026, 488 days late; and
 - c. first quarter of 2025, on June 17, 2026, 399 days late.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 2551.001, 2551.003, 2651.151–2651.157, and 2651.301; and 28 TEX. ADMIN. CODE § 9.1, which adopts the *Texas Title Insurance Basic Manual* ("Basic Manual").

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Five Star Title, LLC

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2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056, and TEX. INS. CODE §§ 36.104 and 82.055.
3. Five Star Title, LLC has knowingly and voluntarily waived all procedural rights to which it may have been entitled regarding the entry of this order, including, but not limited to, issuance and service of notice of intention to institute disciplinary action, notice of hearing, a public hearing, a proposal for decision, rehearing by the commissioner, and judicial review.
4. Five Star Title, LLC violated TEX. INS. CODE § 2651.151 by failing to timely submit its annual trust fund account audit report for its fiscal year ending December 31, 2025.
5. Five Star Title, LLC violated TEX. INS. CODE § 2651.011(c) and Administrative Rule S.5 of the Basic Manual, Section VI, by failing to timely file three T-S5 Forms and the Title Agent Certification of Agent's Quarterly Tax Report.

Order

It is ordered that Five Star Title, LLC pay an administrative penalty of \$7,500 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which the department will send after entry of this order.

Signed by:

Amanda Crawford

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Amanda Crawford

Commissioner of Insurance

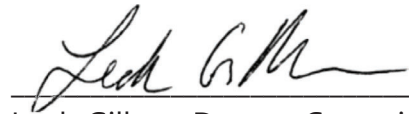
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Commissioner's Order

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Recommended and reviewed by:

A handwritten signature in black ink, appearing to read "Leah Gillum", written over a horizontal line.

Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division

A handwritten signature in black ink, appearing to read "Sarah White", written over a horizontal line.

Sarah White, Staff Attorney
Enforcement

Affidavit

STATE OF TEXAS §

COUNTY OF Gonzales §

Before me, the undersigned authority, personally appeared Anthony O. Schaker
who being by me duly sworn, deposed as follows:

"My name is Anthony O. Schaker. I am of sound mind, capable of making
this statement, and have personal knowledge of these facts which are true and correct.

I hold the office of Vice President and am the authorized representative of
Five Star Title, LLC. I am duly authorized by said organization to execute this statement.

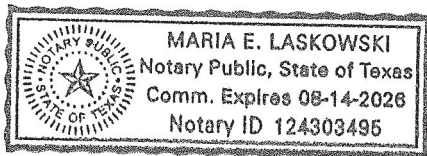
Five Star Title, LLC has knowingly and voluntarily entered into the foregoing consent order
and agrees with and consents to the issuance and service of the same by the
commissioner of insurance of the state of Texas."

Anthony O. Schaker

Affiant

SWORN TO AND SUBSCRIBED before me on July 20, 2026

(NOTARY SEAL)



Maria E. Laskowski

Signature of Notary Public

Maria E Laskowski

Printed Name of Notary Public